

## Federal Family Education Loan Program (FFELP)

Federal Stafford Loan  
Master Promissory Note

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines, imprisonment, or both, under the United States Criminal Code and 20 U.S.C. 1097.

Guarantor, Program, or Lender Identification

OMB No. 1845-0006  
Form approved  
Exp. date 2-29-2008

## Borrower Information

Please print neatly or type. Read the instructions carefully.

1. Last Name [REDACTED]	First Name [REDACTED]	MI [REDACTED]	2. Social Security Number [REDACTED]
3. Permanent Street Address (If P.O. Box, see instructions.) [REDACTED]		4. Home Area Code/Telephone Number [REDACTED]	5. Date of Birth (Month/Day/Year) [REDACTED]
City [REDACTED]	State [REDACTED]	Zip Code [REDACTED]	6. Driver's License State and Number [REDACTED]
7. E-mail Address [REDACTED]		8. Lender Name [REDACTED]	
City [REDACTED]		State [REDACTED]	
Zip Code [REDACTED]		9. Lender Code, if known [REDACTED]	

10. References: You must provide two separate references with different U.S. addresses. The first reference should be a parent (if living) or legal guardian. Both references must be completed in full.

Name	A. [REDACTED]	B. [REDACTED]
Permanent Address	[REDACTED]	[REDACTED]
City, State, Zip Code	[REDACTED] [REDACTED] [REDACTED]	[REDACTED] [REDACTED] [REDACTED]
E-mail Address	[REDACTED]	[REDACTED]
Area Code/Telephone Number	[REDACTED]	[REDACTED]
Relationship to Borrower	[REDACTED]	[REDACTED]

11. Requested Loan Amount: I request a total amount of subsidized and unsubsidized loans under this Master Promissory Note not to exceed the allowable maximums under the Higher Education Act. My school will notify me of the type(s) and amount(s) of loan(s) that I am eligible to receive. I may cancel my loan or request a lower amount by contacting my lender or school. Additional information about my right to cancel a loan or request a lower amount is included in the Borrower's Rights and Responsibilities Statement and Disclosure Statements that have been or will be provided to me.

12. Interest Payments (Optional):

☐ I want to pay unsubsidized interest while I am in school.

## Borrower Certifications and Authorizations

Read carefully before signing below.

13. Under penalty of perjury I certify that:

A. The information I have provided on this Master Promissory Note and as updated by me from time to time is true, complete, and correct to the best of my knowledge and belief and is made in good faith.

B. I will immediately repay any loan proceeds that cannot be attributed to educational expenses for attendance on at least a half-time basis at the school that certified my loan eligibility.

C. (i) I do not now owe an overpayment on a Federal Pell Grant, Supplemental Educational Opportunity Grant, or a Leveraging Educational Assistance Partnership Grant (formerly State Student Incentive Grant); or, if I owe an overpayment, I have made repayment arrangements with the holder to repay the amount owed. (ii) I am not now in default on any loan received under the Federal Perkins Loan Program (including NDSL loans), the Federal Direct Loan Program, or the Federal Family Education Loan Program ("FFELP") as defined in the Borrower's Rights and Responsibilities Statement; or (iii) I am in default on a loan, and I have made satisfactory arrangements with the holder of the defaulted loan.

14. For all subsidized and unsubsidized Federal Stafford Loans (as described in the additional MPN provisions and the Borrower's Rights and Responsibilities Statement) I receive under this Master Promissory Note, and for certain other loans as described below, I make the following authorizations:

A. I authorize my school to certify my eligibility for loans under this Master Promissory Note.

B. I authorize my school to transfer loan proceeds received by electronic funds transfer (EFT) or master check to my student account.

C. I authorize my school to pay to the lender any refund that may be due up to the full amount of the loan(s).

D. I authorize the lender, the guarantor, or their agents, to investigate my credit record and report information concerning my loan status to persons and organizations permitted by law to receive such information.

E. I request and authorize my lender to: (i) during the in-school and grace periods of any loans made under this Master Promissory Note, defer and align the repayment of principal on all of my FFELP loans that are in repayment status; and (ii) add unpaid interest that accrues on all my FFELP loans to the principal balance of such loans ("capitalization") including such loans made under this Master Promissory Note, during forbearance periods, and for unsubsidized loans, during in-school, grace, and deferment periods as provided under the Act. "Capitalization" will increase the principal balance on my loans and the total amount of interest charges I must pay.

F. I authorize the release of information pertinent to my loans: (i) by the school, the lender, and the guarantor, or their agents, to the references on the applicable loans and to members of my immediate family unless I submit written directions otherwise; and, (ii) by and among my schools, lenders, guarantors, the Department of Education, and their agents.

G. So that the loans requested can be approved, I authorize the Department of Education to send any information about me that is under its control, including information from the Free Application for Federal Student Aid, to the school, the lender, and to state agencies and nonprofit organizations that administer financial aid programs under the FFELP.

## Promise to Pay In this Master Promissory Note (MPN), "lender" refers to, and this MPN benefits, the original lender and its successors and assigns, including any subsequent holder of this MPN.

15. I promise to pay to the order of the lender all loan amounts disbursed under the terms of this MPN, plus interest and other charges and fees that may become due as provided in this MPN. I understand that multiple loans may be made to me under this MPN. I understand that by accepting any disbursements issued at any time under this MPN, I agree to repay the loans. I understand that, within certain time frames, I may cancel or reduce the amount of any loan by refusing to accept or by returning all or a portion of any disbursement that is issued. Unless I make interest payments, interest that accrues on my unsubsidized loans during in-school, grace, and deferment periods will be added as provided under the Act to the principal balance of such loans. If I do not make any payment on any loan made under this MPN when it is due, I will also pay reasonable collection costs, including but not limited to attorney's fees, court costs, and other fees. I will not sign this MPN before reading the entire MPN, even if I am told not to read it, or told that I am not required to read it. I am entitled to an exact copy of this MPN and the Borrower's Rights and Responsibilities Statement. My signature certifies I have read, understand, and agree to the terms and conditions of this MPN, including the Borrower Certifications and Authorizations printed above, the Notice About Subsequent Loans Made Under This MPN, and the Borrower's Rights and Responsibilities Statement.

I UNDERSTAND THAT I MAY RECEIVE ONE OR MORE LOANS UNDER THIS MPN, AND THAT I MUST REPAY ALL LOANS THAT I RECEIVE UNDER THIS MPN.

16. Borrower's Signature [REDACTED] 17. Today's Date (Month/Day/Year) [REDACTED]

NOTICE OF LOAN GUARANTEE AND DISCLOSURE STATEMENT  
FOR UNSUBSIDIZED FEDERAL STAFFORD LOAN  
DISCLOSED AS OF 08/31/2006

LENDER USE:

LENDER OF GUARANTEE: 807674  
LENDER:

BANK OF AMERICA, NA  
600 WILSHIRE BLVD, 4TH FLOOR  
LOS ANGELES CA 90017

GNTR: OKLAHOMA STATE REGENTS/HIGHER EDUC  
GUARANTOR PHONE: (800) 442-8642  
TRANSMITTED LENDER: 807674  
LOAN ID: [REDACTED]  
BORROWER PHONE: [REDACTED]  
BORROWER I.D. NO.: [REDACTED]

SCHOOL: 00318400  
UNIV OF OKLAHOMA  
BUCHANAN HALL  
1000 ASP AVE, ROOM 216  
NORMAN OK 73019-4078

BORROWER:

[REDACTED]  
[REDACTED]  
[REDACTED]

GUARANTEE DATE: 08/31/2006  
LOAN PERIOD BEGIN: 08/21/2006  
PAYMENT BEGIN DATE: 11/11/2008  
INTEREST RATE: 6.80%

GRADUATION DATE: 05/11/2008  
LOAN PERIOD END: 05/11/2007  
LENGTH OF GRACE: SIX FULL MONTHS

\* FLAG ELECTRONIC SERIAL MPN \*

THE INTEREST RATE IS FIXED AT 6.80%.

TOTAL AMOUNT OF LOANS GUARANTEED BY THIS GUARANTOR IS \$ 12,729.00 INCLUDING THIS LOAN. IT DOES NOT INCLUDE AMOUNTS GUARANTEED BY OTHER GUARANTORS.

DSBR	SCHEDULED	LOAN	GUARANTEE	ORIGINATION	NET DSBR
SEQ NBR	DSBR DATE	AMOUNT	FEE	FEE	AMOUNT
01	08/31/2006	\$ 2500.00	\$ 25.00	\$ 0.00	\$ 2475.00
02	01/03/2007	\$ 2500.00	\$ 25.00	\$ 0.00	\$ 2475.00
TOTAL		\$ 5000.00	\$ 50.00	\$ 0.00	\$ 4950.00

NOTE: SEE NEXT PAGE FOR EXPLANATION OF YOUR FEES.

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GUARANTOR USE: 000028939

GRGP - 000075036 0831-00011

NOTICE OF LOAN GUARANTEE AND DISCLOSURE STATEMENT  
FOR SUBSIDIZED FEDERAL STAFFORD LOAN  
DISCLOSED AS OF 08/20/2007

LENDER USE:

TRANSMITTED LENDER: 820238

LENDER OF GUARANTEE: 820238

LENDER:

BANCFIRST

24 EAST MAIN

PO BOX 1608

SHAWNEE OK 74802-1608

GNTR: OKLAHOMA STATE REGENTS/HIGHER EDUC

GUARANTOR PHONE: [REDACTED]

LOAN ID: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

BORROWER PHONE: [REDACTED]

BORROWER SSN: [REDACTED]

SCHOOL: 00318100

BORROWER:

SOUTHWESTERN OK ST UNIV-WEATHERF

100 CAMPUS DR

WEATHERFORD OK 73096

GUARANTEE DATE: 08/20/2007

LOAN PERIOD BEGIN: 08/22/2007

PAYMENT BEGIN DATE: 11/30/2012

INTEREST RATE: 6.80%

\* FLAG ELECTRONIC NEW MPN \*

THE INTEREST RATE IS FIXED AT 6.80%.

GRADUATION DATE: 05/31/2012  
LOAN PERIOD END: 05/10/2008  
LENGTH OF GRACE: SIX FULL MONTHS

TOTAL AMOUNT OF LOANS GUARANTEED BY THIS GUARANTOR IS \$ 3,500.00 INCLUDING  
THIS LOAN. IT DOES NOT INCLUDE AMOUNTS GUARANTEED BY OTHER GUARANTORS.

DSBR SEQ NBR	SCHEDULED DSBR DATE	LOAN AMOUNT	FED DFLT FEE	FED DFLT FEE PAID*	ORIGINATION FEE	NET DSBR AMOUNT
01	08/21/2007	\$ 1750.00	\$ 17.50	\$ 17.50	\$ 0.00	\$ 1750.00
02	12/31/2007	\$ 1750.00	\$ 17.50	\$ 17.50	\$ 0.00	\$ 1750.00
TOTAL		\$ 3500.00	\$ 35.00	\$ 35.00	\$ 0.00	\$ 3500.00

\*PAID BY BANCFIRST

GUARANTOR USE: 000028939

NOTE: SEE NEXT PAGE FOR EXPLANATION OF YOUR FEES.

GRGP - 000050615 0820-00009

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From: 4058785762 Page: 3/4 Date: 3/25/2009 8:42:58 AM  
NOTICE OF LOAN GUARANTEE AND DISCLOSURE STATEMENT  
FOR SUBSIDIZED FEDERAL STAFFORD LOAN  
DISCLOSED AS OF 09/01/2008

LENDER USE:

TRANSMITTED LENDER: 820238

LENDER OF GUARANTEE: 820238

LENDER:

BANCFIRST

24 EAST MAIN

PO BOX 1608

SHAWNEE OK 74802-1608

GNTR: OKLAHOMA STATE REGENTS/HIGHER EDUC

GUARANTOR PHONE: [REDACTED]

LOAN ID: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

BORROWER PHONE: [REDACTED]

BORROWER SSN: [REDACTED]

SCHOOL: 00318100

BORROWER: [REDACTED]

SOUTHWESTERN OK ST UNIV-WEATHERF

100 CAMPUS DR

WEATHERFORD OK 73096

GUARANTEE DATE: 09/01/2008

LOAN PERIOD BEGIN: 08/20/2008

PAYMENT BEGIN DATE: 11/30/2012

INTEREST RATE: 6.00%

\* FLAG ELECTRONIC SERIAL MPN \*

THE INTEREST RATE IS FIXED AT 6.00%.

GRADUATION DATE: 05/31/2012

LOAN PERIOD END: 05/07/2009

LENGTH OF GRACE: SIX FULL MONTHS

TOTAL AMOUNT OF LOANS GUARANTEED BY THIS GUARANTOR IS \$ 4,666.00 INCLUDING THIS LOAN. IT DOES NOT INCLUDE AMOUNTS GUARANTEED BY OTHER GUARANTORS.

DSBR	SCHEDULED	LOAN	FED DFLT	FED DFLT	ORIGINATION	NET DSBR
SEQ NBR	DSBR DATE	AMOUNT	FEE	FEE PAID*	FEE	AMOUNT
01	09/02/2008	\$ 583.00	\$ 5.83	\$ 5.83	\$ 0.00	\$ 583.00
02	12/29/2008	\$ 583.00	\$ 5.83	\$ 5.83	\$ 0.00	\$ 583.00
TOTAL		\$ 1166.00	\$ 11.66	\$ 11.66	\$ 0.00	\$ 1166.00

\*PAID BY OKLAHOMA STATE REGENTS/HIGHER EDUC & LENDER/LENDER SERVICER

GUARANTOR USE: 000028939

CRGP - 000050615 0901-00004

NOTE: SEE NEXT PAGE FOR EXPLANATION OF YOUR FEES.

OKNG Fax Server

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